

**INFORMATION DISCLOSURE  
STATEMENT BY APPLICANT***Complete if Known*

Application Number 09/646,728

Filing Date April 27, 2001

First Named Inventor Jammal et al.

Group Art Unit 3628

Examiner Name Nga B. Nguyen

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**GROUP 3600**

Sheet

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of

4

Attorney Docket Number 2762-113-II

**U.S. PATENT DOCUMENTS**

Examiner Initials*	Cite No. <sup>1</sup>	U.S. Patent Document		Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY
		Number	Kind Code <sup>2</sup> (if known)		
<i>MM</i>	A	5,239,462		Jones et al.	Aug. 24, 1993
<i>MM</i>	B	5,262,941		Saladin et al.	Nov. 16, 1993
<i>MM</i>	C	5,611,052		Dykstra et al.	Mar. 11, 1997
<i>MM</i>	D	5,649,116		McCoy et al.	Jul. 15, 1997
<i>MM</i>	E	6,078,903		Kealhofer	Jun. 20, 2000

**FOREIGN PATENT DOCUMENTS**

Examiner Initials*	Cite No. <sup>1</sup>	Foreign Patent Document			Name of Patentee of Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	T <sup>6</sup>
		Office <sup>3</sup> Code	Number <sup>4</sup>	Kind <sup>5</sup> (if known)			
<i>MM</i>	F		WO 01/52121	A2	Canadian Imperial Bank Of Commerce	19 July 2001	

Examiner  
Signature*Nga Nguyen*Date  
Considered*5/14/04*

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<sup>1</sup>Unique citation designation number. <sup>2</sup>See attached Kinds of U.S. Patent Documents. <sup>3</sup>Enter Office that issued the document, by the two-letter code.

<sup>4</sup>For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. <sup>5</sup>Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. <sup>6</sup>Applicant is to place a check mark here if English language translation is attached. AB indicates that only an English language abstract is attached.



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Sheet	2	of	4	Attorney Docket Number	2762-113-II
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**OTHER PRIOR ART - NON PATENT LITERATURE DOCUMENTS**

Examiner Initials*	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published	T <sup>2</sup>
<i>mn</i>	G	MERTON, R. C., "Theory of Rational Option Pricing", pp. 141-183.	
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<i>m</i>	I	BLACK, F. and Cox, John C., "Valuing Corporate Securities: Some Effects of Bond Indenture Provisions", <b>The Journal of Finance</b> , vol. XXXI, No. 2, pp. 351-367, May 1976	
<i>m</i>	J	GESKE, R., "The Valuation of Corporate Liabilities As Compound Options", <b>Journal of Financial and Quantitative Analysis</b> , pp. 541-552, November 1977.	
<i>m</i>	K	LELAND, H. E., "Corporate Debt Value, Bond Covenants, and Optimal Capital Structure", <b>The Journal of Finance</b> , vol. XLIX, No. 4, pp. 1213-1252, September 1994.	
<i>mm</i>	L	McQUOWN, J. A., "Market vs. Accounting Based Measures of Default Risk", <b>McQuown, J. A.</b> , San Francisco, California, pp. 1-23, September 1993.	
<i>mm</i>	M	LELAND, H. E. and Toft, K. B., "Optimal Capital Structure, Endogenous Bankruptcy, and the Term Structure of Credit Spreads", <b>The Journal of Finance</b> , vol. LI, No. 3, pp. 987-1019, July 1996.	
<i>mn</i>	N	ANDERSON, R. W. and SUNDARESAN, S. "Design and Valuation of Debt Contracts", <b>The Review of Financial Studies</b> , vol. 9, No. 1, pp. 37-68, Spring 1996.	
<i>mm</i>	O	BRENNAN, M. J. and SCHWARTZ, E. S., "Corporate Income Taxes, Valuation, and the Problem of Optimal Capital Structure", <b>Journal of Business</b> , vol. 51, No. 1, pp. 103-114, 1978.	
<i>mm</i>	P	BRIYS, E. and VARENNE de, F. "Valuing Risky Fixed Rate Debt: An Extension", <b>Journal of Financial and Quantitative Analysis</b> , vol. 32, No. 2, pp. 239-248, June 1997.	
<i>mm</i>	Q	FLANNERY, M. J. and SORESCU, S. M., "Evidence of Bank Market Discipline in Subordinated Debenture Yields: 1983-1991", <b>The Journal of Finance</b> , vol. LI, No. 4, pp. 1347-1377, September 1996.	
<i>mm</i>	R	GORTON, G. and SANTOMERO, A. M., "Market Discipline and Bank Subordinated Debt", <b>Journal of Money, Credit, and Banking</b> , vol. 22, No. 1, pp. 119-128, February 1990.	

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Sheet	3	of	4	Attorney Docket Number	2762-113-II
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mm	S	LONGSTAFF, F. A. and SCHWARTZ, E. S., "A Simple Approach to Valuing Risky Fixed and Floating Rate Debt", <b>The Journal of Finance</b> , vol. L, No. 3, pp. 789-819, July 1995.	
mm	T	MELLA-BARRAL, and PERRAUDIN, W., "Strategic Debt Service", <b>Journal of Finance</b> , pp. 1-44, 1997.	
mm	U	MELLO, A. S. and PARSONS, J. E., "Measuring the Agency Cost of Debt", <b>The Journal of Finance</b> , vol. XLVII, No. 5, pp. 1887-1904, December 1992.	
mm	V	RONN, E. I. and VERMA, A. K., "Pricing Risk-Adjusted Deposit Insurance: An Option-Based Model", <b>The Journal of Finance</b> , vol. XLI, No. 4, pp. 871-895, September 1986.	
mm	W	CURNOW, R. N. and DUNNETT, C. W., "The Numerical Evaluation of Certain Multivariate Normal Integrals", <b>University of Reading</b> , pp. 571-579, December 13, 1961.	
mm	X	OHLSON, J. A., "Financial Ratios and the Probabilistic Prediction of Bankruptcy", <b>Journal of Accounting Research</b> , vol. 18, No. 1, pp. 109-131, Spring 1980.	
mm	Y	STEENACKERS, A. and GOOVAERTS, M. J. "A Credit Scoring Model for Personal Loans", <b>Insurance: Mathematics and Economics</b> 8, pp. 31-34, 1989.	
mm	Z	ZAVGREN, C. V., "The Prediction of Corporate Failure: The State of the Art", <b>Journal of Accounting Literature</b> , vol. 2, pp. 1-38, 1983.	
mm	AA	BOYES, W. J., HOFFMAN, D. L. and LOW, S. A., "An Econometric Analysis of the Bank Credit Scoring Problem", <b>Journal of Econometrics</b> 40, pp. 3-14, 1989.	
mm	AB	BEAVER, W. H., "Financial Ratios as Predictors of Failure", <b>Empirical Research in Accounting: Selected Studies</b> , pp. 71-111, 1996.	
mm	AC	MYERS, J. H., and FORGY, E. W., "The Development of Numerical Credit Evaluation System", <b>American Statistical Association Journal</b> , pp. 799-806, September 1963.	
mm	AD	ALTMAN, E. I., "Financial Ratios, Discriminant Analysis and the Prediction of Corporate Bankruptcy", <b>The Journal of Finance</b> , vol. XXIII, No. 4, pp. 589-609, September 1968.	
mm	AE	EDMISTER, R. O., "An Empirical Test of Financial Ratio Analysis for Small Business Failure Prediction", <b>Journal of Financial and Quantitative Analysis</b> , pp. 1477-1493, March 1972.	

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*Nga Nguyuen*

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ATTY. DOCKET NO.  
1807.0070001APPLICATION NO.  
09/646,728APPLICANTS  
Jammal et al.INTERNATIONAL FILING DATE  
March 19, 1999GROUP  
2163 3628

## U.S. PATENT DOCUMENTS

EXAMINER INITIAL	DOCUMENT NUMBER	DATE	NAME	CLASS	SUB-CLASS	FILING DATE
AA1	5,611,052	3/11/97	Dykstra et al.	395 705	238 38	11/1/93
AB1	5,239,462	8/24/93	Jones et al.	364 705	408 38	2/25/92
AC1	5,262,941	11/16/93	Saladin et al.	364 705	408 38	3/30/90
AD1						
AE1						
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AG1						
AH1						
AI1						
AJ1						
AK1						

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## FOREIGN PATENT DOCUMENTS

EXAMINER INITIAL	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUB-CLASS	TRANSLATION
AL1						Yes No
AM1						Yes No
AN1						Yes No
AO1						Yes No
AP1						Yes No

## OTHER (Including Author, Title, Date, Pertinent Pages, etc.)

AR	1	Copy of International Search Report from International Application No. PCT/US99/05978, mailed: May 20, 1999, 5 pages.
AS	1	
AT	1	

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